

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Javier A. Ramos
 Angelina L. Ramos
 Debtors

Case No. 19-16648-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Aug 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2020.

db/jdb	+Javier A. Ramos, Angelina L. Ramos, 3602 Morrell Avenue, Philadelphia, PA 19114-1912
14421090	+ACAR Leasing LTD dba GM Financial Leasing, P.O. Box 183853, Arlington, VA 76096-3853
14435389	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14410204	+Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14444149	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14428955	+JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14437355	+PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA, PA 19122-2898, ATTN: BANKRUPTCY DEPT,3FL
14410212	+Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: support@ymalaw.com Aug 25 2020 03:59:02	PAUL H. YOUNG,
	Young, Marr & Associates, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020	
tr	EDI: BTPDERSHAW.COM Aug 25 2020 07:58:00	TERRY P. DERSHAW, Dershaw Law Offices,
	P.O. Box 556, Warminster, PA 18974-0632	
smg	E-mail/Text: megan.harper@phila.gov Aug 25 2020 03:59:27	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,	
	Philadelphia, PA 19102-1595	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2020 03:59:16	
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,	
	Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 25 2020 03:59:24	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404	
ust	+E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Aug 25 2020 03:59:21	United States Trustee,
	Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908	
14410203	EDI: BANKAMER.COM Aug 25 2020 07:58:00	Bank Of America, Po Box 982238,
	El Paso, TX 79998	
14416064	+EDI: AIS.COM Aug 25 2020 07:58:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
	Oklahoma City, OK 73118-7901	
14410205	+EDI: CAPITALONE.COM Aug 25 2020 07:58:00	Capital One Bank Usa N, Po Box 30281,
	Salt Lake City, UT 84130-0281	
14410206	+EDI: CITICORP.COM Aug 25 2020 07:58:00	Citicards Cbna, Po Box 6217,
	Sioux Falls, SD 57117-6217	
14420224	EDI: DISCOVER.COM Aug 25 2020 07:58:00	Discover Bank, Discover Products Inc,
	PO Box 3025, New Albany, OH 43054-3025	
14410207	+EDI: DISCOVER.COM Aug 25 2020 07:58:00	Discover Fin Svcs Llc, Pob 15316,
	Wilmington, DE 19850-5316	
14410208	+EDI: PHINAMERI.COM Aug 25 2020 07:58:00	Gm Financial, Po Box 181145,
	Arlington, TX 76096-1145	
14410209	EDI: JPMORGANCHASE Aug 25 2020 07:58:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
14444562	E-mail/PDF: resurgentbknotifications@resurgent.com Aug 25 2020 04:05:02	LVNV Funding, LLC,
	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	
14410210	+EDI: NAVIENTFKASMSERV.COM Aug 25 2020 07:58:00	Navient, Po Box 9500,
	Wilkes Barre, PA 18773-9500	
14441126	+E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Aug 25 2020 03:59:03	
	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961,	
	Madison, WI 53708-8961	
14410211	+E-mail/Text: blegal@phfa.org Aug 25 2020 03:59:22	Pa Housing Finance Age, 2101 N Front St,
	Harrisburg, PA 17110-1086	
14463648	+E-mail/Text: blegal@phfa.org Aug 25 2020 03:59:22	Pennsylvania Housing Finance Agency,
	211 North Front Street, Harrisburg, PA 17101-1406	

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2020 at the address(es) listed below:

PAUL H. YOUNG on behalf of Joint Debtor Angelina L. Ramos support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
PAUL H. YOUNG on behalf of Debtor Javier A. Ramos support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6

Information to identify the case:			
Debtor 1	Javier A. Ramos		Social Security number or ITIN xxx-xx-3801
	First Name	Middle Name	Last Name
Debtor 2	Angelina L. Ramos		Social Security number or ITIN xxx-xx-0828
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		Date case filed in chapter 13 10/24/19
Case number:	19-16648-mdc		Date case converted to chapter 7 8/21/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Javier A. Ramos	Angelina L. Ramos
2. All other names used in the last 8 years		
3. Address	3602 Morrell Avenue Philadelphia, PA 19114	3602 Morrell Avenue Philadelphia, PA 19114
4. Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020	Contact phone (215) 639-5297 Email: support@ymalaw.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone (215)408-2800
		Date: 8/24/20
7. Meeting of creditors	September 30, 2020 at 09:30 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 11/29/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	